Case 14-11655-sr Doc 67 Filed 07/29/17 Entered 07/30/17 01:07:41 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:

Jennifer Connor

Debtor

Case No. 14-11655-sr
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Randi Page 1 of 2 Date Rcvd: Jul 27, 2017 Form ID: 318 Total Noticed: 30

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 29, 2017.
db
                  +Jennifer Connor,
                                         729 Brooke Circle,
                                                                   Morton, PA 19070-1205
                  +Bayview Loan Srving LLC, c/o Thomas Puleo, Esq., KML Law Group PC, 701 Market St., Ste. 5000, Phila., PA 19106-1541
+Broomall Medical Group, P.C., 2633 West Chester Pike, Broomall, PA
13839177
13256875
                                                                                        Broomall, PA 19008-1930
13353760
                  +CHASE RECORDS CENTER,
                                               ATTN: CORRESPONDENCE MAIL, MAIL CODE: LA4-5555, 700 KANSAS LANE,
                    MONROE, LA 71203-4774
13256876
                            Po Box 24696,
                                                 Columbus, OH 43224-0696
                  +Chase,
13256877
                   Childrens Hospital of Philadelphia, 34th and Civic Center Blvd., Philadelphia, PA 19104
                  +Crozer Keystone Health System, One Medical Center Boulevard, Upland, PA 19013-3995
13256878
                                                           Willow Street, PA 17584-0329
15471, Los Angeles, CA 90051-6771
13256879
                   DEL-SER, Inc., P.O. Box 329,
                  DJ Orthopedics LLC, P.O. Box 515471, Los Angeles, CA 90051-6771
+Ferry & Nicholas, Inc., Huntingdon Place Office Building, One Braddock Road, Second Floor, Mount Pleasant, PA 15666-1458
13256880
13256881
                  +Financial Recoveries, P.O. Box 1388, Mount Laurel, NJ 08054-7388
+First Arnett Company, P.O. Box 198988, Nashville, TN 37219-8988
+Frost - Arnett Company, P.O. Box 198988, Nashville, TN 37219-8988
+JPMorgan Chase Bank NA, c/o Jerome Blank, Esq., Phelan Hallinan LLP,
1617 JFK Blvd., Ste. 1400. One Penn Ctr Plaza Phila Pa 19102-19
13256882
13256883
13256884
13352604
                  1617 JFK Blvd., Ste. 1400, One Penn Ctr. Plaza, Phila., PA 19103-1823 +Michael B. Volk, Esquire, Fulton, Friedman & Gullace, LLP., 6 Kacey Court Suite 203,
13256885
                    Mechanicsburg, PA 17055-9237
13256887
                  +Premier AD Premier Orthopaedic & Sports, 3809 West Chester Pike, Suite 150,
                  Newtown Square, PA 19073-0259
+Premier Surgical Orthopedic Association,
13256888
                                                                      2004 Sproul Road, Broomall, PA 19008-3511
                  +ProCo, P.O. Box 2462, Aston, PA 19014-0462
13256889
                  +Scott F. Waterman, Esquire, 110 W. Front Street, Media, PA 19063-3208
13256891
13256892
                  +The Bourassa Law Group, LLC,
                                                       P.O. Box 28039, Las Vegas, NV 89126-2039
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                   E-mail/Text: bankruptcy@phila.gov Jul 28 2017 01:50:05 City of Philadelphia,
smg
                    City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
                                                                                               1515 Arch Street 15th Floor,
                    Philadelphia, PA 19102-1595
                   E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 28 2017 01:49:34
smg
                    Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
                    Harrisburg, PA 17128-0946
                  +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 28 2017 01:49:56
                                                                                                           U.S. Attorney Office,
smg
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 EDI: AIS.COM Jul 28 2017 01:38:00 American InfoSource LP as agent for,
13264433
                  Midland Funding LLC, PO Box 268941, +EDI: ACCE.COM Jul 28 2017 01:38:00
                                                                   Oklahoma City, OK 73126-8941
                                                                  Asset Acceptance, LLC,
                                                                                               Attn: Bankrupcy Dept,
13256874
                    Po Box 2036, Warren, MI 48090-2036
13468742
                   E-mail/Text: camanagement@mtb.com Jul 28 2017 01:49:21
                                                                                          M&T Bank,
                                                                                                         PO BOX 840,
                    BUFFALO, NY 14240-0840
                  +EDI: MID8.COM Jul 28 2017 01:38:00
13256886
                                                               Midland Funding,
                                                                                         8875 Aero Dr Ste 200,
                    San Diego, CA 92123-2255
                   EDI: RECOVERYCORP.COM Jul 28 2017 01:38:00
13464518
                                                                            Recovery Management Systems Corporation,
                    25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13256890
                  +EDI: NAVIENTFKASMSERV.COM Jul 28 2017 01:38:00
                                                                                 Sallie Mae,
                                                                                                 Attn: Claims Department,
                    Po Box 9500, Wilkes-Barre, PA 18773-9500
                   EDI: NAVIENTFKASMGUAR.COM Jul 28 2017 01:38:00
13287930
                                                                                Sallie Mae Inc. on behalf of USAF,
                    Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
                                                                                                                TOTAL: 10
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**** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2017 Signature: /s/Joseph Speetjens

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District/off: 0313-2 User: Randi Page 2 of 2 Date Rcvd: Jul 27, 2017

Form ID: 318 Total Noticed: 30

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2017 at the address(es) listed below:

ALICIA M. SANDOVAL on behalf of Creditor Bayview Loan Servicing, LLC

alicia.sandoval@obermayer.com

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;hsmith@gsbblaw.com JEROME B. BLANK on behalf of Creditor JPMorgan Chase Bank, National Association paeb@fedphe.com

JOSHUA ISAAC GOLDMAN on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

JOSHUA ISAAC GOLDMAN on behalf of Creditor Bayview Loan Servicing, LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com

MARIO J. HANYON on behalf of Creditor JPMorgan Chase Bank, National Association paeb@fedphe.com

SCOTT F. WATERMAN on behalf of Debtor Jennifer Connor scottfwaterman@gmail.com, scottfwaterman@gmail.com

THOMAS I. PULEO on behalf of Creditor Bayview Loan Servicing, LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

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	——————————————————————————————————————	Page 3 of 4
Information to identify the case:		
Debtor 1	Jennifer Connor	Social Security number or ITIN xxx-xx-3139
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 14–11655–sr		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jennifer Connor

7/27/17

By the court: Stephen Raslavich

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.